Certificate Number: 17082-MSS-DE-039906678

Bankruptcy Case Number: 25-50928



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 24, 2025</u>, at <u>5:52</u> o'clock <u>PM MST</u>, <u>AMBER L ESPINDOLA</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Southern District of Mississippi</u>.

Date: July 24, 2025 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director